Frequently Asked Questions about Maryland Health Connection

FOR INDIVIDUALS AND FAMILIES

What is Maryland Health Connection?

Maryland Health Connection is our state's health insurance marketplace, where Marylanders can shop, compare and enroll in quality health coverage. Enroll online or find free in-person help at **MarylandHealthConnection.gov**.

When can I start using Maryland Health Connection?

Open Enrollment for private individual or family insurance is November 1, 2015 to January 31, 2016. **Enrollment in Medicaid is year-round**.

How does Maryland Health Connection make getting health coverage more convenient?

It gives you one place to see if you qualify for Medicaid or shop for a private health plan. Choose from a range of health plans and make apples-to-apples comparisons of costs and coverage to help you decide which one is right for you. Maryland Health Connection is also the only place to access tax credits and lower out-of-pocket costs on your health insurance if you qualify.

Is having health insurance now required?

Yes. By law, under the Affordable Care Act, most people over age 18 must have health insurance or pay a fine. If you have Medicaid or Medicare coverage, you meet the insurance requirement. Learn more at **MarylandHealthConnection.gov/exemptions-penalty/**

What kind of help is available to help lower the cost of insurance?

You may qualify for help paying for your health coverage costs, depending on your income and family size. The application process will help you determine if you qualify for financial assistance to reduce the cost of your monthly insurance premiums. Maryland Health Connection is the only place to access tax credits and lower out-of-pocket costs on your health insurance if you qualify.

You may qualify for financial help to reduce the cost of your health insurance.

If your household size is this:	You may be eligible for Medicaid if your yearly income* is less than:	You may be eligible for reduced premiums and/or lower insurance costs if your yearly income is less than:
		For Plans in 2016
1	$16,243	$47,080
4	$33,465	$97,000

Source: Maryland State Dept. of Health and Mental Hygiene, Medicaid Planning Administration
*Income eligibility levels for children and pregnant women are higher.

What if I have an illness or disability? Can I still get health insurance?

Yes. By law, under the Affordable Care Act, you cannot be turned down for health coverage or charged more just because you have a pre-existing health condition.

I signed up for a qualified health plan through Maryland Health Connection in 2015. Do I need to do anything now?

Most likely, if you want to continue your current coverage, you don't need to do anything. But you may find a different plan that better meets your needs or saves you money. You can shop online at **MarylandHealthConnection.gov** during Open Enrollment.

If I have Medicaid, do I need to re-enroll through Maryland Health Connection?

If you are enrolled in Medicaid or have a child enrolled in MCHP, you do not need to do anything. You will be contacted when it is time to renew your coverage.

What if I have questions and I can't decide?

Maryland Health Connection has a consumer assistance program to help you along the way. In addition to the one-stop shop online at **MarylandHealthConnection.gov**, you can access help through the consumer support center by calling **1-855-642-8572** (**TTY: 1-855-642-8573**) and get in-person assistance from one of many local organizations or authorized insurance brokers located across the state.

Plan benefits include:

- doctor visits
- hospital stays
- emergency care
- maternity care
- pediatric care
- prescriptions
- medical tests
- mental health care
- substance abuse treatment

Your plan must cover preventive care including:

- flu and pneumonia shots
- birth control
- routine vaccinations
- cancer screenings, such as mammograms and colonoscopies